

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 13-32839-SLM  
Chapter: 7  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

**Joseph Gruttaduria**  
326 Grant Ave  
Nutley, NJ 07110

**Sharyn Gruttaduria**  
326 Grant Ave  
Nutley, NJ 07110

Social Security No.: xxx-xx-6836 xxx-xx-4137

Employer's Tax I.D. No.:

## **NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Stacey L. Meisel on:

Date: 1/2/18  
Time: 02:30 PM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

**APPLICANT(S)**

# Gramkow, Carnevale, Seifert & Co., LC, Accountants

## **COMMISSION OR FEES**

\$2,403.75

## **EXPENSES**

0

Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: December 7, 2017

JAN:



In re:  
Joseph Gruttadauria  
Sharyn Gruttadauria  
Debtors

Case No. 13-32839-SLM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 92

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db/jdb +Joseph Gruttadauria, Sharyn Gruttadauria, 326 Grant Ave, Nutley, NJ 07110-2818  
aty +Muscarella, Bochet, Edwards & D'Alessandro, P.C., 10-04 River Road,  
Fair Lawn, NJ 07410-1433  
aty +Muscarella, Bochet, Edwards & D'Alessandro, PC, Muscarella, Bochet, Edwards & D'Alessandro,  
10-04 River Road, Fair Lawn, NJ 07410-1433  
r +Coldwell Banker Residential Brokerage, 360 Franklin Avenue, Wychoff, NJ 07481-1909  
acc +Gramkow, Carnevale, Seifert & Co, LLC, 2 Forest Avenue, Oradell, NJ 07649-1958  
cr +NJCLASS, PO Box 544, Trenton, NJ 08625-0544  
cr +RBS Citizens, N.A., 443 Jefferson Blvd., RJW135, Warwick, RI 02886-1321  
514291180 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)  
514291181 American Express, PO Box 981535, El Paso, TX 79998-1535  
515000158 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514291183 +Annie Sez, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
514291186 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
515010555 +BANK OF AMERICA, N.A., Bankruptcy Department, Mail Stop CA6-919-01-23, 400 National Way,  
Simi Valley, CA 93065-6414  
514291184 +Bac/fleet-bkcard, 200 Tournament Dr, Horsham, PA 19044-3606  
514291191 +Bank Of America, N.A., 201 N Tryon St, Charlotte, NC 28202-2146  
514291195 +Bk Of Amer, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
Simi Valley, CA 93062-5170  
514291199 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
514291213 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Sd, Na\*, Attn: Centralized Bankruptcy, PO Box 20363,  
Kansas City, MO, 64195)  
514291198 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
514291200 +Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
515000157 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514291201 +Cb/frtnoff, PO Box 182273, Columbus, OH 43218-2273  
514291202 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291209 +Chase Mht Bk, Attn:Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298  
514291210 +Chase-pierl, Po Box 15298, Wilmington, DE 19850-5298  
514291211 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
514291212 +Citi Cards, Po Box 6497, Sioux Falls, SD 57117-6497  
515641749 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
514291216 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd MS RJW-135,  
Warwick, RI 02886-1321  
515171551 +Citizens Bank f/k/a RBS Citizens NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
514291222 +Comenity Bank/Mandees, PO Box 182686, Columbus, OH 43218-2686  
514291221 +Comenity Bank/Mandees, Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
514291217 +Comenity Bank/anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417  
514291218 +Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789  
514291219 +Comenity Bank/limited, Po Box 182789, Columbus, OH 43218-2789  
514291220 +Comenity Bank/mandee, 995 W 122nd Ave, Westminster, CO 80234-3417  
514291223 +Comenity Bank/pier 1, 4590 E Broad St, Columbus, OH 43213-1301  
514291224 +Comenity Bank/vctrsscc, Po Box 182789, Columbus, OH 43218-2789  
514291225 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services\*, Dell Financial Services Attn: Bankruptcy,  
PO Box 81577, Austin, TX, 78708)  
514291227 +Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999  
514291229 +Dsnb Bloomingdales, Macy's Bankruptcy Dept., 6356 Corley Road, Norcross, GA 30071-1704  
514291231 +Express/Comenity Bank, Attention: Bankruptcy Dept, PO Box 182686, Columbus, OH 43218-2686  
514291232 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Corporation\*, Ford Motor Credit, PO Box 6275,  
Dearborn, MI, 48121)  
514291233 +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000  
514291249 +Homeprjvisa, Po Box 94498, Las Vegas, NV 89193-4498  
514291250 +Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253  
514291251 +Hsbc Bank, Attention: HSBC Retail Services, PO Box 5264, Carol Stream, IL 60197-5264  
514291254 +Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
514291255 +Mazda Amer Cr, 9009 Caruthers Pkwy, Franklin, TN 37067-1704  
515050965 +NJClass, PO Box 548, Trenton, NJ 08625-0548  
514921248 Navient Solutions Inc., Po Box 9640, Wilkes-Barre, PA 18773-9640  
515210142 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
514291261 +RBS Citizens, 480 Jefferson Blvd, Warwick, RI 02886-1359  
514291259 +Radio/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
514291260 +Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
514291262 +Rshk/cbsd, Attn.: Citi Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363  
514291263 Rymr&flnign, Cscl Dispute Team, Des Moines, IA 50306  
514291265 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291272 +State Of Nj Student As, PO Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548

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514291270 +State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241  
514291274 +Target N.b., Po Box 673, Minneapolis, MN 55440-0673  
514291275 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
514291276 +The Limited/WFNNB, WFNNB/Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
514291277 +Valley National Bank, 31-00 Broadway, Fair Lawn, NJ 07410-3955  
514291279 +Victoria's Secret, Attention: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
514937122 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2017 21:26:23 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2017 21:26:22 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
auc +E-mail/Text: msklar@ajwillnerauctions.com Dec 07 2017 21:26:22 A.J. Willner Auctions, LLC,  
PO Box 1012, Springfield, NJ 07081-5012  
514291182 E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 07 2017 21:26:25 American Honda Finance\*,  
PO Box 168088, Irving, TX, 75016  
514291226 +E-mail/Text: mrdiscren@discover.com Dec 07 2017 21:26:12 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
514291234 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:16 GECRB / JC Penney\*,  
Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  
514291235 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:06 GECRB/ Old Navy\*,  
Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104  
514291237 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:16 GECRB/Gap\*, Attn: bankruptcy,  
PO Box 103104, Roswell, GA 30076-9104  
514291240 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:06 GECRB/JC Penny\*,  
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
514291245 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:16 GECRB/PC Richard\*,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
514291247 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:07 GEMB/PC Richards & Sons\*,  
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
514291236 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:07 Gecrb/gap, Po Box 965005,  
Orlando, FL 32896-5005  
514291238 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:07 Gecrb/gapdc, Po Box 965005,  
Orlando, FL 32896-5005  
514291239 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:25 Gecrb/jc Penney Dc,  
Po Box 965007, Orlando, FL 32896-5007  
514291241 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:25 Gecrb/jcp, P.o. Box 965008,  
Orlando, FL 32896-5008  
514291242 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:07 Gecrb/old Navy, Po Box 965005,  
Orlando, FL 32896-5005  
514291243 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:25 Gecrb/pc Richard,  
C/o Po Box 965036, Orlando, FL 32896-0001  
514291244 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:08 Gecrb/pc Richard, Po Box 981439,  
El Paso, TX 79998-1439  
514291246 +E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:17 Gecrb/tjx Cos, Po Box 965005,  
Orlando, FL 32896-5005  
514291248 +E-mail/Text: hannlegal@hannfinancial.com Dec 07 2017 21:26:17 Hann Financial Service,  
1 Centre Dr, Jamesburg, NJ 08831-1564  
514291253 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 07 2017 21:26:13 Kohls/capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
514291258 +E-mail/Text: bnc@nordstrom.com Dec 07 2017 21:26:14 Nordstrom FSB\*,  
Attention: Account Services, PO Box 6566, Englewood, CO 80155-6566  
514291257 +E-mail/Text: bnc@nordstrom.com Dec 07 2017 21:26:14 Nordstrom Fsb, Po Box 6555,  
Englewood, CO 80155-6555  
514863027 E-mail/Text: bnc-quantum@quantum3group.com Dec 07 2017 21:26:20  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
514291264 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 07 2017 21:25:26 Sallie Mae, Po Box 9655,  
Wilkes Barre, PA 18773-9655  
515012560 E-mail/PDF: gecscedi@recoverycorp.com Dec 07 2017 21:25:06 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515054995\* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514291187\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
514291188\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
514291189\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America\*, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC, 27410)  
514291190\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America\*, P.O. Box 982236, El Paso, TX, 79998)  
514291192\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)  
514291193\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

514291194\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410)  
514291185\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
514291196\* +Bk Of Amer\*, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
Simi Valley, CA 93062-5170  
514291197\* +Bk Of Amer\*, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,  
Simi Valley, CA 93062-5170  
514291214\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa\*, Citicorp Credit Services/Attn:Centralize,  
PO Box 20507, Kansas City, MO, 64195)  
514291215\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank\*, Attn: Centralized Bankruptcy, PO Box 20363,  
Kansas City, MO, 64195)  
515121242\* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
514291203\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291204\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291205\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291206\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291207\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291208\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
514291280\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Webbank/dfs, 1 Dell Way, Round Rock, TX 78682)  
514860857\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
514291228\* +Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999  
514291230\* +Dsnb Bloomingdales\*, Macy's Bankruptcy Dept., 6356 Corley Road, Norcross, GA 30071-1704  
514291256\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Mazda Amer Cr\*, Ford Credit, PO Box 6275, Dearborn, MI, 48121)  
514921249\* Navient Solutions Inc., Po Box 9640, Wilkes-Barre, PA 18773-9640  
514291266\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291267\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291268\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291269\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
514291271\* +State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241  
514291273\* +State Of Nj Student As\*, PO Box 548, Attn: Bankruptcy Department, Trenton, NJ 08625-0548  
514291278\* +Valley National Bank, 31-00 Broadway, Fair Lawn, NJ 07410-3955  
514291252 ##+Hsbc/saks, Po Box 10327, Jackson, MS 39289-0327

TOTALS: 0, \* 33, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards on behalf of Attorney Muscarella, Bochet, Edwards & D'Alessandro, P.C.  
bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Barbara Edwards on behalf of Accountant Gramkow, Carnevale, Seifert & Co, LLC  
bedwardstrustee@aol.com, NJ48@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Lisa M. McQuade on behalf of Creditor NJCLASS lmcquade@feinsuch.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com  
Robert M. Rich on behalf of Debtor Joseph Gruttadauria rrlaw@aol.com,  
G14833@notify.cincompass.com,carmelita.rrrlaw@gmail.com  
Robert M. Rich on behalf of Joint Debtor Sharyn Gruttadauria rrlaw@aol.com,  
G14833@notify.cincompass.com,carmelita.rrrlaw@gmail.com  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10